

Indicadores de Vehículos Asegurados 2017

**Información con
representatividad
de 99.63% en
primas**



I. OBJETIVO

Proporcionar las cifras de accidentes viales, **de vehículos asegurados**, donde se registró daño a alguna víctima, ya sea en sus bienes o en su persona, con fuente en la estadística del sector asegurador (SESA 2012-2017).

II. CONCEPTOS UTILIZADAS COMO REFERENCIA

Responsabilidad Civil

Cobertura que otorga protección en caso de que el vehículo asegurado, sin importar quien lo maneje, ocasione deterioro o destrucción a un tercero, ya sea en sus bienes o en su persona, según la protección contratada.

III. PARQUE VEHICULAR ASEGURADO

Penetración del Seguro (millones de vehículos)

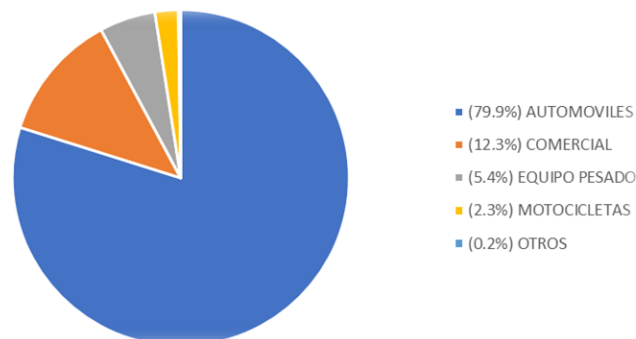
AÑO	TODO TIPO DE VEHÍCULO			AUTOMÓVILES		
	INEGI	SESA	%VA	INEGI	SESA	%VA
2012	34.88	9.60	27.53%	23.57	7.34	31.14%
2013	36.74	10.35	28.16%	24.82	8.11	32.67%
2014	38.03	11.03	29.00%	25.54	8.59	33.63%
2015	39.98	11.68	29.22%	26.91	9.15	34.01%
2016	42.45	12.94	30.49%	28.66	10.17	35.49%
2017	45.48	13.59	29.89%	30.70	10.85	35.36%

Información de vehículos registrados en circulación, datos de INEGI.

IV. INFORMACIÓN POR TIPO DE VEHÍCULO

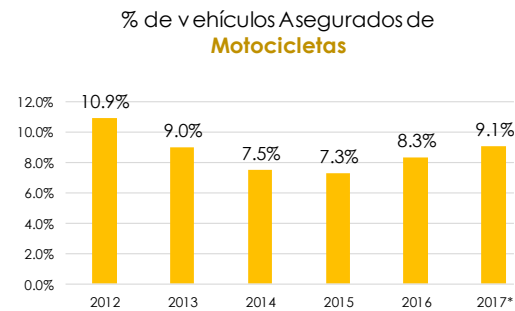
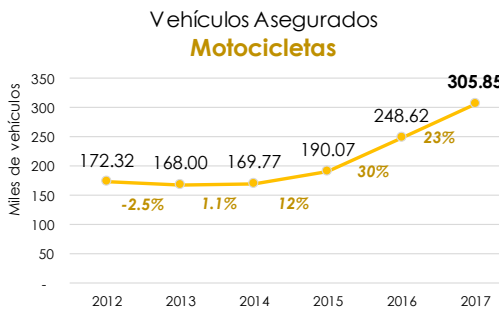
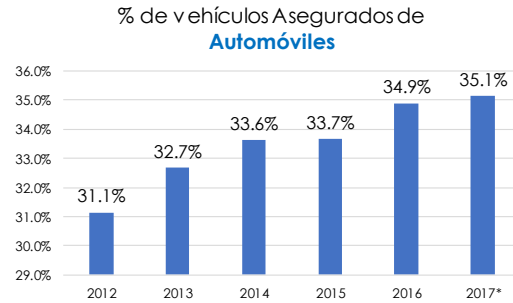
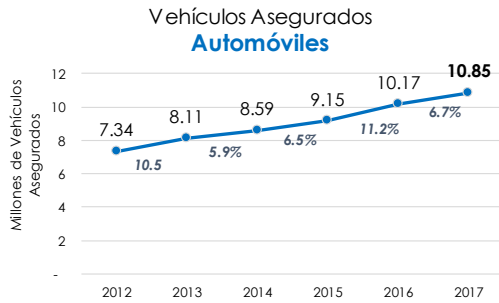
Composición de los vehículos asegurados

(Con respecto al total de vehículos)

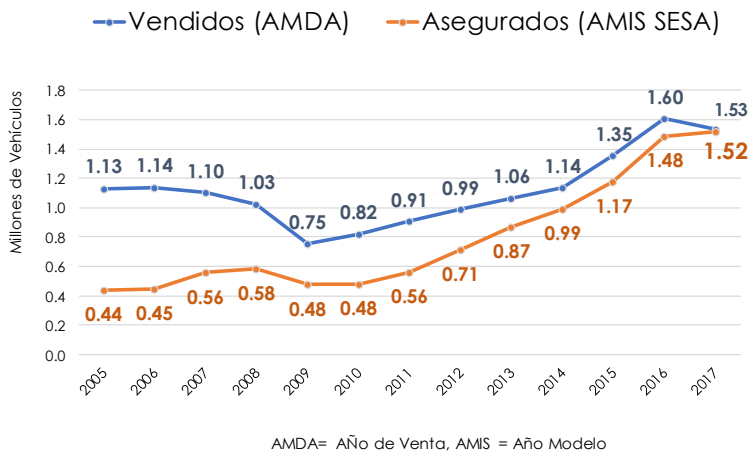


* Los vehículos Comerciales, se refieren a automóviles de carga ligera, hasta 3.5 Toneladas (Pick-Up)

Vehículos Asegurados por Tipo de Vehículo



V. Vehículos Nuevos (AMDA 2005-2017) vs Vehículos Asegurados (AMIS 2017)



	Vendidos por cada año	Asegurados por Modelo	% de VA
Total*	43,985,017	13,591,054	30.9%
2017	1,530,317	1,517,075	99.1%
2016	1,603,672	1,484,865	92.6%
2015	1,351,648	1,174,270	86.9%
2014	1,135,409	988,724	87.1%
2013	1,063,363	867,244	81.6%
2012	987,747	712,790	72.2%
2011	905,886	560,305	61.9%
2010	820,406	479,611	58.5%
2009	754,918	476,888	63.2%
2008	1,025,520	581,710	56.7%
2007	1,099,866	556,108	50.6%
2006	1,139,718	446,131	39.1%
2005	1,131,768	436,667	38.6%
Resto	29,434,779	3,308,666	11.2%

VI.COMPOSICIÓN POR TIPO DE COBERTURA CONTRATADA



VII. INFORMACIÓN POR ENTIDAD

VEHÍCULOS ASEGURADOS Y SU PROPORCIÓN DE VEHÍCULOS ASEGURADOS VS INEGI

TODO TIPO DE VEHÍCULO

	Parque en circulación			Variación	Parque Asegurado			Variación		
	2016	2017	Δ 16-17		2016	2017	Δ 16-17	2016	2017	
Total Nacional	42,454,265	45,476,133	7.1%		12,944,038	13,591,054	5.0%	30.5%	29.9%	
Aguascalientes	543,800	569,134	4.7%		182,209	234,547	28.7%	33.5%	41.2%	
Baja California	1,169,911	1,520,236	29.9%		374,131	519,527	38.9%	32.0%	34.2%	
Baja California Sur	457,900	492,200	7.5%		79,220	89,248	12.7%	17.3%	18.1%	
Campeche	284,605	306,254	7.6%		69,179	71,595	3.5%	24.3%	23.4%	
Chiapas	812,927	851,853	4.8%		127,138	136,388	7.3%	15.6%	16.0%	
Chihuahua	1,630,738	1,536,013	-5.8%		420,817	536,024	27.4%	25.8%	34.9%	
Ciudad de México	5,220,651	5,471,904	4.8%		2,991,345	2,786,669	-6.8%	57.3%	50.9%	
Coahuila	800,196	924,840	15.6%		303,563	373,435	23.0%	37.9%	40.4%	
Colima	312,913	327,683	4.7%		69,923	81,986	17.3%	22.3%	25.0%	
Durango	595,032	665,694	11.9%		113,237	133,071	17.5%	19.0%	20.0%	
Estado de México	6,576,827	7,271,930	10.6%		1,171,779	1,248,968	6.6%	62.2%	62.6%	
Guanajuato	1,883,204	1,994,985	5.9%		447,700	481,617	7.6%	41.6%	42.6%	
Guerrero	1,076,055	1,129,506	5.0%		78,639	82,685	5.1%	7.8%	10.5%	
Hidalgo	1,014,157	785,841	-22.5%		150,577	161,787	7.4%	4.4%	4.5%	
Jalisco	3,429,847	3,605,557	5.1%		1,063,676	1,148,806	8.0%	16.2%	15.8%	
Michoacán	2,078,184	2,487,493	19.7%		258,251	255,978	-0.9%	12.4%	10.3%	
Morelos	599,601	707,509	18.0%		220,078	221,592	0.7%	36.7%	31.3%	
Nayarit	396,424	413,509	4.3%		68,843	77,960	13.2%	17.4%	18.9%	
Nuevo León	1,997,592	2,129,728	6.6%		1,275,649	1,341,245	5.1%	63.9%	63.0%	
Oaxaca	527,466	552,387	4.7%		113,617	110,862	-2.4%	21.5%	20.1%	
Puebla	1,419,604	1,492,217	5.1%		607,846	603,612	-0.7%	42.8%	40.5%	
Querétaro	498,347	508,206	2.0%		296,991	328,707	10.7%	59.6%	64.7%	
Quintana Roo	688,047	756,672	10.0%		175,034	197,495	12.8%	25.4%	26.1%	
San Luis Potosí	1,074,426	1,137,791	5.9%		199,809	217,892	9.1%	18.6%	19.2%	
Sinaloa	1,152,605	1,188,477	3.1%		341,565	346,561	1.5%	29.6%	29.2%	
Sonora	967,700	1,057,012	9.2%		245,568	300,736	22.5%	25.4%	28.5%	
Tabasco	568,367	589,624	3.7%		142,677	149,256	4.6%	25.1%	25.3%	
Tamaulipas	1,154,222	1,175,178	1.8%		261,504	294,781	12.7%	22.7%	25.1%	
Tlaxcala	445,909	655,367	47.0%		46,659	52,072	11.6%	10.5%	7.9%	
Veracruz	1,919,354	1,951,430	1.7%		460,465	476,796	3.5%	24.0%	24.4%	
Yucatán	722,719	770,875	6.7%		268,364	383,152	42.8%	37.1%	49.7%	
Zacatecas	434,935	449,028	3.2%		75,296	84,399	12.1%	17.3%	18.8%	

* Consulta INEGI, [En línea]. (julio, 2019).

VIII. VEHÍCULOS ASEGURADOS Y SU PROPORCIÓN DE VEHÍCULOS ASEGURADOS VS INEGI

AUTOMÓVILES

	Parque en circulación			Variación Δ 16-17	Parque Asegurado			2016	2017
	2016	2017			2016	2017	Δ 16-17		
Total Nacional	28,664,295	30,696,542	7.1%	10,174,033	10,853,379	6.7%	35.5%	35.4%	
Aguascalientes	342,003	357,999	4.7%	135,088	175,747	30.1%	39.5%	49.1%	
Baja California	892,245	1,149,333	28.8%	296,664	409,513	38.0%	33.2%	35.6%	
Baja California Sur	305,197	330,488	8.3%	57,102	72,246	26.5%	18.7%	21.9%	
Campeche	144,234	153,443	6.4%	54,987	57,063	3.8%	38.1%	37.2%	
Chiapas	409,470	430,746	5.2%	98,274	104,890	6.7%	24.0%	24.4%	
Chihuahua	1,139,419	1,076,600	-5.5%	328,015	405,366	23.6%	28.8%	37.7%	
Ciudad de México	4,806,901	5,008,454	4.2%	2,349,254	2,291,149	-2.5%	48.9%	45.7%	
Coahuila	493,857	568,805	15.2%	230,632	301,718	30.8%	46.7%	53.0%	
Colima	161,833	170,049	5.1%	51,799	60,411	16.6%	32.0%	35.5%	
Durango	371,587	426,017	14.6%	73,703	91,158	23.7%	19.8%	21.4%	
Estado de México	5,006,653	5,490,768	9.7%	980,000	1,052,440	7.4%	94.8%	96.3%	
Guanajuato	1,033,519	1,093,291	5.8%	331,507	366,725	10.6%	43.5%	46.4%	
Guerrero	761,817	789,990	3.7%	61,215	65,519	7.0%	10.3%	14.0%	
Hidalgo	595,124	467,807	-21.4%	115,241	124,765	8.3%	5.7%	5.9%	
Jalisco	2,012,979	2,115,230	5.1%	829,694	932,072	12.3%	16.6%	17.0%	
Michoacán	1,034,859	1,257,793	21.5%	189,572	186,094	-1.8%	18.3%	14.8%	
Morelos	428,372	522,254	21.9%	175,637	174,250	-0.8%	41.0%	33.4%	
Nayarit	198,704	211,116	6.2%	52,660	61,029	15.9%	26.5%	28.9%	
Nuevo León	1,488,363	1,593,335	7.1%	1,009,061	1,090,582	8.1%	67.8%	68.4%	
Oaxaca	231,449	237,835	2.8%	78,221	79,201	1.3%	33.8%	33.3%	
Puebla	900,498	952,504	5.8%	524,985	524,873	0.0%	58.3%	55.1%	
Querétaro	351,523	348,948	-0.7%	238,665	267,217	12.0%	67.9%	76.6%	
Quintana Roo	410,125	448,952	9.5%	146,528	164,975	12.6%	35.7%	36.7%	
San Luis Potosí	579,965	616,522	6.3%	157,918	172,928	9.5%	27.2%	28.0%	
Sinaloa	674,466	696,242	3.2%	255,580	244,599	-4.3%	37.9%	35.1%	
Sonora	628,751	708,637	12.7%	181,640	224,058	23.4%	28.9%	31.6%	
Tabasco	336,385	348,021	3.5%	107,300	112,249	4.6%	31.9%	32.3%	
Tamaulipas	793,125	809,583	2.1%	196,613	222,062	12.9%	24.8%	27.4%	
Tlaxcala	327,139	460,222	40.7%	35,799	40,318	12.6%	10.9%	8.8%	
Veracruz	1,138,280	1,152,039	1.2%	367,819	382,739	4.1%	32.3%	33.2%	
Yucatán	450,075	475,917	5.7%	210,808	271,233	28.7%	46.8%	57.0%	
Zacatecas	215,378	227,602	5.7%	59,480	65,601	10.3%	27.6%	28.8%	

* Consulta INEGI, [En línea]. (julio, 2019).

IX. ACCIDENTES VIALES DE VEHÍCULOS ASEGURADOS, QUE GENERARON DAÑOS A TERCEROS

(Se estima que en el 30% de los accidentes viales, se generan lesiones a terceros)

Entidad	Todo tipo de vehículo asegurado				Automóviles Asegurados			
	2016	2017	Δ (16-17)	%Asegurado	2016	2017	Δ (16-17)	%Asegurado
Total Nacional	1,005,618	1,042,740	3.7%	29.9%	649,096	732,133	12.8%	23.9%
Aguascalientes	9,939	11,207	12.8%	41.2%	6,331	7,542	19.1%	30.9%
Baja California	24,776	26,676	7.7%	34.2%	14,461	18,342	26.8%	26.9%
Baja California Sur	2,918	3,208	9.9%	18.1%	1,768	1,985	12.3%	14.7%
Campeche	5,554	5,119	-7.8%	23.4%	3,450	3,508	1.7%	18.6%
Chiapas	7,323	7,125	-2.7%	14.7%	4,086	4,444	8.8%	11.3%
Chihuahua	40,434	40,468	0.1%	163.6%	25,028	28,362	13.3%	123.7%
Ciudad de México	228,033	228,572	0.2%	327.1%	170,966	176,144	3.0%	269.0%
Coahuila	22,823	27,200	19.2%	24.3%	13,578	18,032	32.8%	19.6%
Colima	4,443	4,630	4.2%	1.5%	2,371	2,654	11.9%	1.1%
Durango	7,889	8,065	2.2%	20.0%	3,248	4,921	51.5%	13.7%
Estado de México	105,072	113,342	7.9%	62.6%	62,336	73,407	17.8%	52.8%
Guanajuato	27,151	29,407	8.3%	42.6%	15,261	18,508	21.3%	32.5%
Guerrero	7,219	7,610	5.4%	10.5%	3,500	5,372	53.5%	8.3%
Hidalgo	9,607	10,544	9.8%	4.5%	5,745	7,116	23.9%	3.5%
Jalisco	98,369	106,151	7.9%	15.8%	63,719	75,825	19.0%	12.8%
Michoacán	12,700	13,738	8.2%	10.3%	6,867	8,429	22.7%	7.5%
Morelos	16,036	15,571	-2.9%	31.3%	10,576	11,297	6.8%	24.6%
Nayarit	4,942	5,224	5.7%	18.9%	2,741	3,306	20.6%	14.8%
Nuevo León	120,320	120,416	0.1%	63.0%	83,545	87,978	5.3%	51.2%
Oaxaca	6,263	6,182	-1.3%	20.1%	3,009	3,690	22.6%	14.3%
Puebla	31,287	33,784	8.0%	40.5%	18,633	23,087	23.9%	35.2%
Querétaro	23,685	25,847	9.1%	64.7%	13,013	16,773	28.9%	52.6%
Quintana Roo	17,303	20,034	15.8%	26.1%	11,941	14,589	22.2%	21.8%
San Luis Potosí	14,245	16,282	14.3%	19.2%	8,435	10,807	28.1%	15.2%
Sinaloa	30,964	32,991	6.5%	29.2%	19,566	22,721	16.1%	20.6%
Sonora	22,807	22,305	-2.2%	28.5%	11,454	14,256	24.5%	21.2%
Tabasco	13,682	12,163	-11.1%	25.3%	7,883	8,004	1.5%	19.0%
Tamaulipas	18,786	19,235	2.4%	25.1%	10,537	12,245	16.2%	18.9%
Tlaxcala	2,865	3,002	4.8%	7.9%	1,701	1,791	5.3%	6.2%
Veracruz	37,473	37,394	-0.2%	24.4%	22,202	25,615	15.4%	19.6%
Yucatán	21,569	25,323	17.4%	49.7%	15,112	18,954	25.4%	35.2%
Zacatecas	3,100	3,093	-0.2%	18.8%	1,805	2,006	11.1%	14.6%

X. SEMÁFORO¹ DE ACCIDENTES (RC)² POR CADA 100 VEHÍCULOS ASEGURADOS, SEGÚN ENTIDAD FEDERATIVA

Y PARA CADA TIPO DE VEHÍCULO 2015-2017.

Entidad	Todo Tipo de vehiculo				Automóviles Particulares				Pick Up y Vans			Equipo Pesado de carga				
	2015	2016	2017		2015	2016	2017		2015	2016	2017	2015	2016	2017		
Aguascalientes	5.8%	5.6%	3.9%	●	5.0%	5.1%	4.2%	▲	7.9%	8.3%	2.8%	▲	14%	17%	17%	●
Baja California	5.0%	6.0%	5.1%	●	4.1%	4.7%	4.7%	▲	4.1%	4.9%	5.2%	▲	12%	17%	19%	●
Baja California Sur	3.7%	3.7%	3.3%	●	3.1%	3.4%	3.0%	▲	4.2%	4.5%	4.6%	▲	12%	14%	15%	▲
Campeche	7.6%	7.2%	6.6%	◆	6.6%	6.2%	6.0%	●	9.6%	9.4%	8.5%	●	15%	20%	21%	●
Chiapas	6.2%	4.9%	4.3%	●	5.5%	4.0%	3.9%	▲	6.1%	5.0%	5.5%	▲	14%	15%	15%	▲
Chihuahua	6.1%	9.7%	7.5%	▲	5.9%	8.0%	7.2%	●	6.4%	9.5%	8.4%	●	8%	15%	15%	▲
Coahuila	6.2%	7.4%	2.6%	▲	5.4%	6.3%	2.4%	▲	7.7%	8.6%	2.8%	▲	11%	18%	9%	▲
Colima	5.4%	5.6%	5.1%	●	4.3%	4.5%	4.2%	▲	7.4%	7.2%	7.0%	▲	16%	16%	16%	▲
Ciudad de México	9.2%	10.2%	9.6%	◆	8.2%	9.1%	8.9%	◆	13.7%	14.6%	16.0%	◆	32%	34%	28%	◆
Durango	6.2%	5.9%	5.3%	●	5.4%	4.4%	4.6%	▲	6.7%	7.6%	7.8%	●	12%	12%	14%	▲
Estado de México	8.2%	8.0%	8.0%	◆	6.7%	6.3%	6.7%	●	12.4%	13.8%	14.0%	◆	30%	37%	31%	◆
Guanajuato	5.5%	5.7%	5.4%	●	4.7%	4.7%	4.8%	▲	7.0%	7.6%	7.2%	●	12%	15%	15%	▲
Guerrero	7.9%	5.9%	5.4%	●	7.5%	5.0%	4.6%	▲	7.7%	7.3%	7.5%	●	16%	20%	20%	●
Hidalgo	5.5%	5.5%	5.9%	●	5.0%	4.9%	5.5%	●	5.8%	6.6%	6.3%	▲	9%	10%	10%	●
Jalisco	8.6%	9.5%	9.0%	◆	7.6%	8.3%	8.3%	◆	9.9%	10.9%	11.0%	◆	19%	23%	24%	◆
Michoacán	4.8%	5.0%	4.4%	●	4.2%	4.1%	3.8%	▲	5.2%	5.3%	5.2%	▲	9%	12%	13%	●
Morelos	5.5%	5.0%	5.9%	●	5.6%	5.0%	5.8%	●	4.5%	3.8%	5.5%	▲	18%	23%	28%	◆
Nayarit	5.9%	6.2%	5.8%	●	4.9%	5.0%	4.9%	▲	7.5%	7.9%	7.8%	●	16%	19%	22%	◆
Nuevo León	10.6%	10.5%	9.5%	◆	9.7%	9.4%	8.7%	◆	12.6%	12.3%	12.0%	◆	24%	30%	27%	◆
Oaxaca	4.6%	4.1%	4.2%	●	4.2%	3.6%	3.6%	▲	4.6%	4.8%	5.0%	▲	12%	13%	13%	●
Puebla	7.1%	7.2%	7.1%	◆	6.2%	5.9%	6.2%	●	7.0%	7.9%	8.0%	●	16%	25%	25%	◆
Querétaro	6.5%	7.1%	6.7%	◆	5.2%	5.5%	5.5%	●	8.3%	9.5%	9.6%	●	21%	31%	25%	◆
Quintana Roo	9.0%	9.7%	9.8%	◆	8.1%	8.5%	9.0%	◆	11.2%	13.1%	13.6%	◆	22%	32%	34%	◆
San Luis Potosí	6.6%	6.9%	6.8%	◆	5.5%	5.8%	6.1%	●	6.8%	7.4%	8.4%	●	13%	19%	18%	●
Sinaloa	9.3%	9.0%	9.1%	◆	8.5%	8.2%	8.8%	◆	11.2%	11.1%	10.6%	◆	12%	14%	15%	▲
Sonora	8.7%	7.6%	6.7%	◆	8.2%	6.0%	6.0%	●	7.4%	8.1%	7.8%	●	12%	17%	19%	●
Tabasco	8.0%	7.8%	6.9%	◆	7.0%	6.7%	6.4%	●	9.9%	9.3%	9.1%	●	18%	22%	21%	●
Tamaulipas	6.3%	6.7%	5.9%	●	5.4%	5.4%	5.3%	●	7.0%	7.8%	7.4%	●	10%	12%	11%	●
Tlaxcala	5.8%	5.8%	5.3%	●	4.9%	4.9%	4.4%	▲	6.9%	6.8%	6.4%	▲	12%	13%	15%	▲
Veracruz	7.7%	6.8%	6.5%	◆	6.9%	5.9%	5.9%	●	7.4%	7.1%	7.2%	●	20%	21%	20%	●
Yucatán	7.8%	8.5%	6.9%	◆	7.2%	7.7%	7.3%	◆	8.6%	8.8%	8.0%	●	12%	15%	20%	●
Zacatecas	3.9%	3.7%	3.3%	●	3.7%	3.4%	3.1%	▲	3.2%	3.6%	3.2%	▲	7%	8%	8%	●
Promedio Nacional	7.6%	7.5%	7.1%		6.7%	6.6%	6.6%		8.7%	8.4%	8.6%		18%	22%	21%	

▲	Rango inferior al promedio
●	Rango cercano al promedio
◆	Rango superior al promedio

Notas:

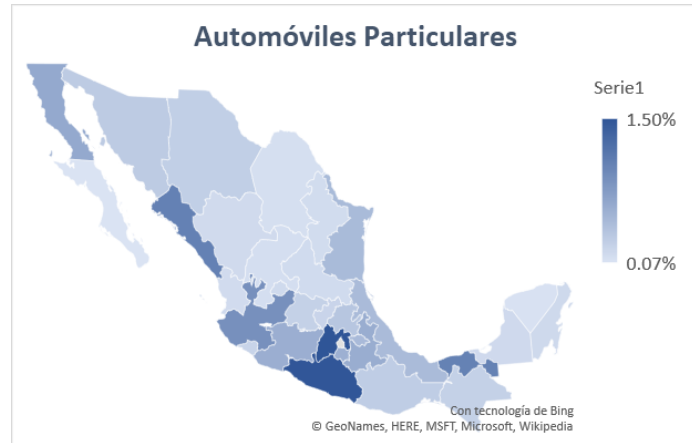
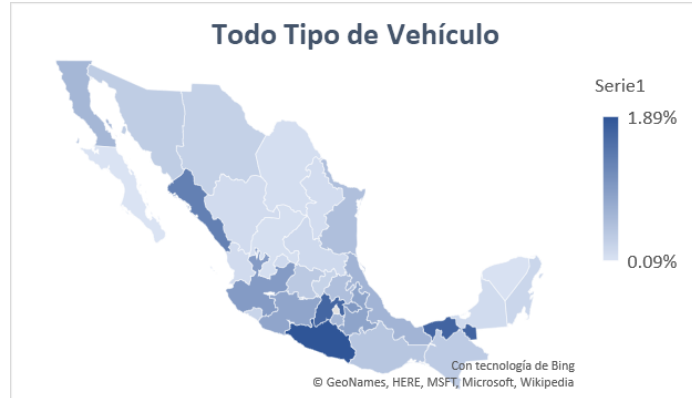
1/ El semáforo consideran tres rangos: inferior del promedio nacional (verde), en un rango cercano al promedio, ya sea arriba o abajo (amarillo) y superior al promedio nacional (rojo).

2/ Se contabilizan a partir del Núm. de siniestros de la cobertura de Responsabilidad Civil y su comparación por cada 100 autos asegurados, con información de pólizas individuales.

Los datos corresponden al periodo Ene-Dic de cada año, con fuente en el Sistema Estadístico del Sector Asegurador 2015-2017.

XI. ROBO DE VEHÍCULOS POR CADA 100 VEHÍCULOS ASEGURADOS SEGÚN LA ENTIDAD DE REPORTE

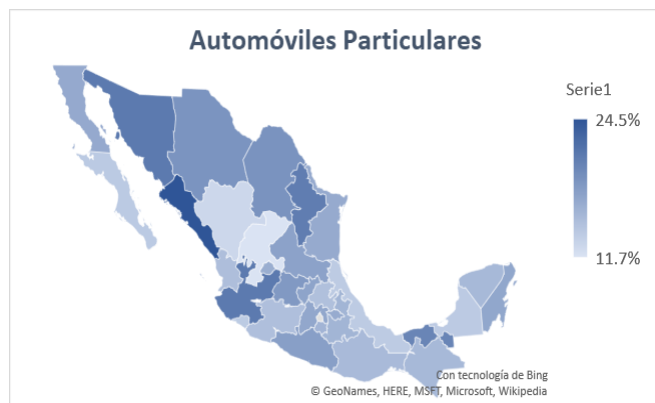
Entidad	Frecuencia de Robo	
	2016	2017
Aguascalientes	0.22%	0.21%
Baja California	0.58%	0.65%
Baja California Sur	0.13%	0.09%
Campeche	0.18%	0.20%
Chiapas	0.40%	0.39%
Chihuahua	0.30%	0.32%
Ciudad de México	0.51%	0.62%
Coahuila	0.14%	0.15%
Colima	0.24%	0.27%
Durango	0.17%	0.19%
Estado de México	1.47%	1.67%
Guanajuato	0.35%	0.42%
Guerrero	1.87%	1.89%
Hidalgo	0.46%	0.54%
Jalisco	0.79%	1.00%
Michoacán	0.97%	0.87%
Morelos	0.67%	0.65%
Nayarit	0.17%	0.19%
Nuevo León	0.16%	0.17%
Oaxaca	0.46%	0.46%
Puebla	0.58%	0.89%
Querétaro	0.26%	0.30%
Quintana Roo	0.24%	0.25%
San Luis Potosí	0.15%	0.22%
Sinaloa	1.08%	1.34%
Sonora	0.33%	0.37%
Tabasco	1.22%	1.69%
Tamaulipas	0.39%	0.54%
Tlaxcala	0.69%	1.04%
Veracruz	0.63%	0.68%
Yucatán	0.12%	0.11%
Zacatecas	0.17%	0.14%
Total general	0.58%	0.68%



XII. AFECTACIÓN POR DAÑOS MATERIALES PROPIOS (DM) DE VEHÍCULOS POR CADA 100 VEHÍCULOS ASEGURADOS SEGÚN LA ENTIDAD DE REPORTE

Frecuencia Daños Materiales

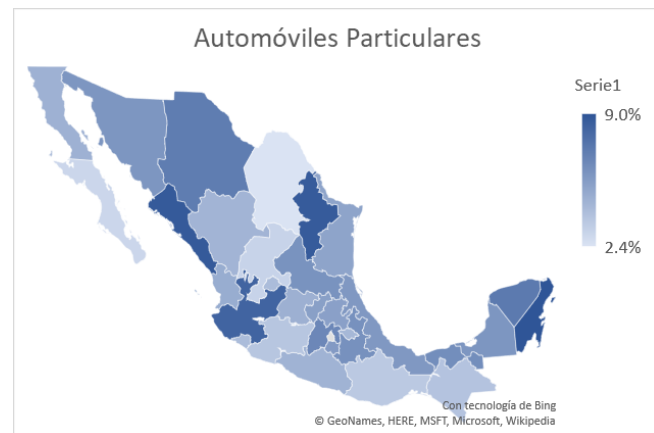
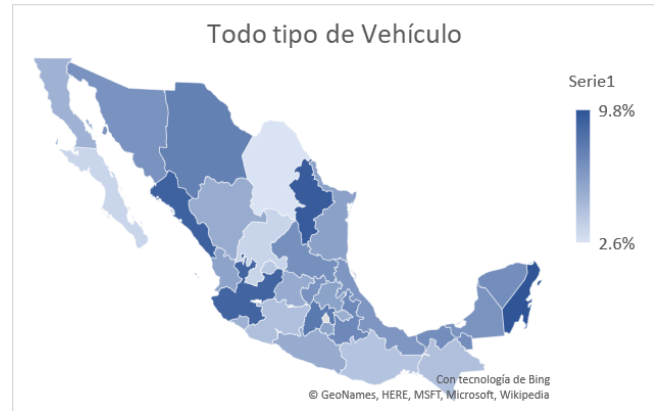
Entidad	2016	2017
Aguascalientes	15.52%	16.16%
Baja California	16.20%	16.26%
Baja California Sur	13.10%	13.88%
Campeche	14.33%	13.67%
Chiapas	16.12%	15.20%
Chihuahua	21.71%	18.17%
Ciudad de México	15.80%	16.58%
Coahuila	18.31%	18.53%
Colima	14.89%	13.78%
Durango	13.85%	13.08%
Estado de México	15.89%	16.77%
Guanajuato	17.88%	17.85%
Guerrero	17.18%	17.43%
Hidalgo	14.54%	14.48%
Jalisco	21.10%	20.47%
Michoacán	14.64%	14.44%
Morelos	16.00%	15.51%
Nayarit	15.97%	15.00%
Nuevo León	21.16%	20.13%
Oaxaca	15.44%	14.72%
Puebla	14.83%	15.33%
Querétaro	17.06%	17.27%
Quintana Roo	16.38%	16.85%
San Luis Potosí	16.65%	17.29%
Sinaloa	24.86%	23.81%
Sonora	21.66%	21.05%
Tabasco	20.35%	19.75%
Tamaulipas	16.84%	16.42%
Tlaxcala	17.67%	16.66%
Veracruz	14.04%	13.75%
Yucatán	15.20%	15.10%
Zacatecas	12.44%	11.75%
Total general	17.36%	17.27%



XIII. AFECTACIÓN POR DAÑOS MATERIALES A TERCEROS (RC) DE VEHÍCULOS POR CADA 100 VEHÍCULOS ASEGURADOS SEGÚN LA ENTIDAD DE REPORTE

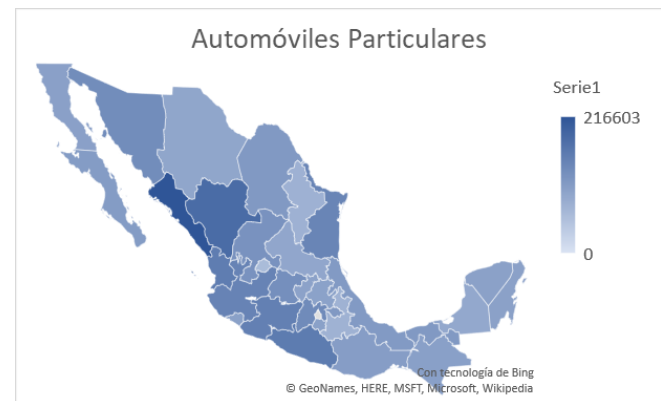
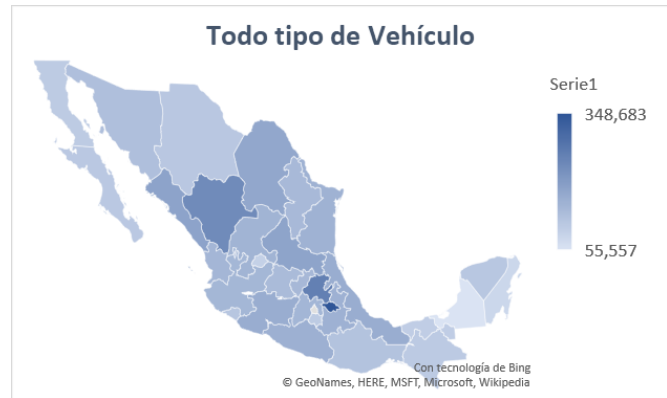
Frecuencia de Daños a terceros

Entidad	2016	2017
Aguascalientes	5.6%	3.9%
Baja California	6.0%	5.1%
Baja California Sur	3.7%	3.3%
Campeche	7.2%	6.6%
Chiapas	4.9%	4.3%
Chihuahua	9.7%	7.5%
Ciudad de México	10.2%	9.6%
Coahuila	7.4%	2.6%
Colima	5.6%	5.1%
Durango	5.9%	5.3%
Estado de México	8.0%	8.0%
Guanajuato	5.7%	5.4%
Guerrero	5.9%	5.4%
Hidalgo	5.5%	5.9%
Jalisco	9.5%	9.0%
Michoacán	5.0%	4.4%
Morelos	5.0%	5.9%
Nayarit	6.2%	5.8%
Nuevo León	10.5%	9.5%
Oaxaca	4.1%	4.2%
Puebla	7.2%	7.1%
Querétaro	7.1%	6.7%
Quintana Roo	9.7%	9.8%
San Luis Potosí	6.9%	6.8%
Sinaloa	9.0%	9.1%
Sonora	7.6%	6.7%
Tabasco	7.8%	6.9%
Tamaulipas	6.7%	5.9%
Tlaxcala	5.8%	5.3%
Veracruz	6.8%	6.5%
Yucatán	8.5%	6.9%
Zacatecas	3.7%	3.3%
Total general	7.5%	7.1%



XIV. COSTO MEDIO POR ROBO DE VEHÍCULOS SEGÚN LA ENTIDAD DE REPORTE

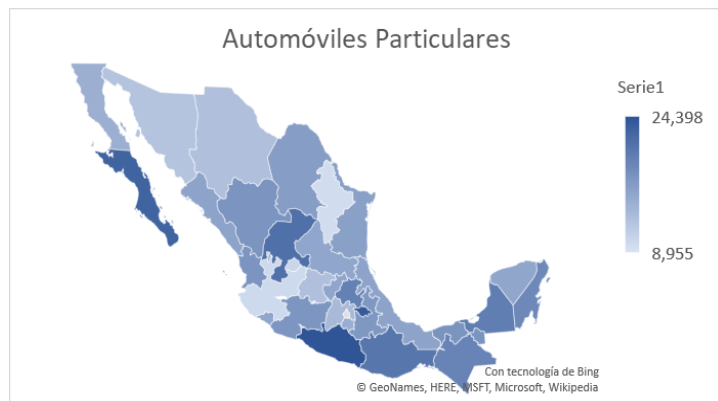
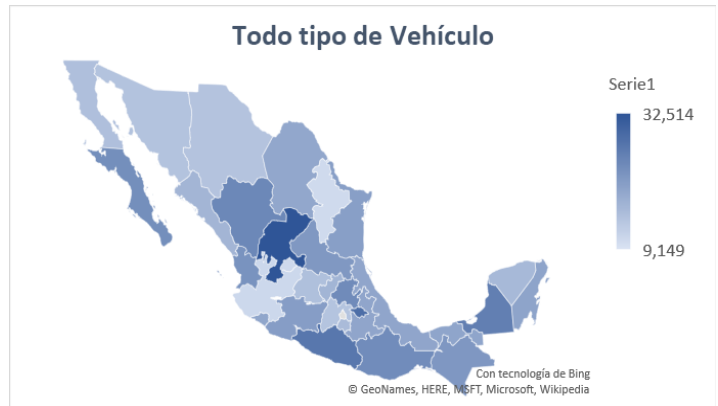
Costo Medio por Robo		
Entidad	2016	2017
Aguascalientes	75,648	92,798
Baja California	92,333	105,151
Baja California Sur	80,260	110,812
Campeche	68,059	55,557
Chiapas	112,375	106,848
Chihuahua	104,834	112,621
Ciudad de México	92,490	96,292
Coahuila	137,244	179,179
Colima	68,859	116,064
Durango	213,491	237,503
Estado de México	141,820	149,138
Guanajuato	129,573	137,231
Guerrero	141,023	160,278
Hidalgo	232,873	260,020
Jalisco	140,920	147,285
Michoacán	150,308	167,411
Morelos	109,280	105,069
Nayarit	115,941	147,430
Nuevo León	124,910	142,068
Oaxaca	104,885	121,842
Puebla	155,809	158,744
Querétaro	160,300	143,502
Quintana Roo	65,677	81,209
San Luis Potosí	151,301	185,192
Sinaloa	200,577	187,460
Sonora	118,467	129,422
Tabasco	111,413	100,603
Tamaulipas	125,500	156,085
Tlaxcala	292,780	348,683
Veracruz	161,846	166,238
Yucatán	108,884	113,778
Zacatecas	173,985	152,743
Total general	133,305	141,278



XV. COSTO MEDIO POR DAÑOS MATERIALES PROPIOS DE VEHÍCULOS SEGÚN LA ENTIDAD DE REPORTE

Costo Medio por Daños Materiales

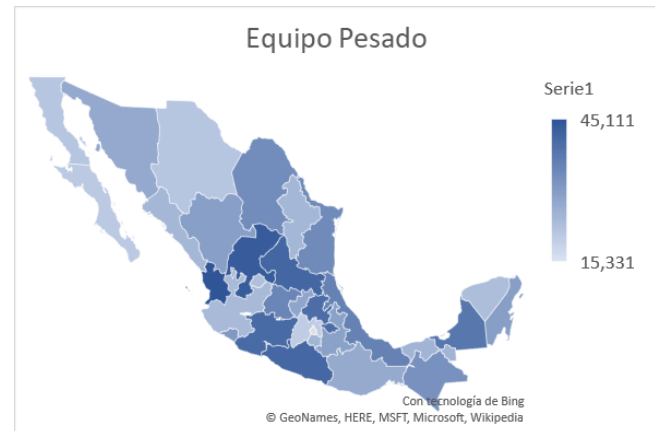
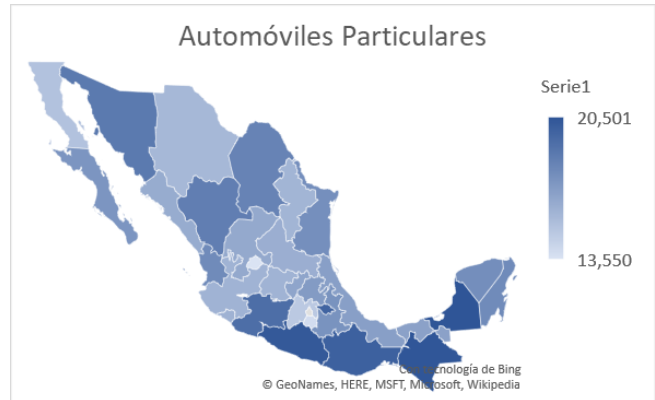
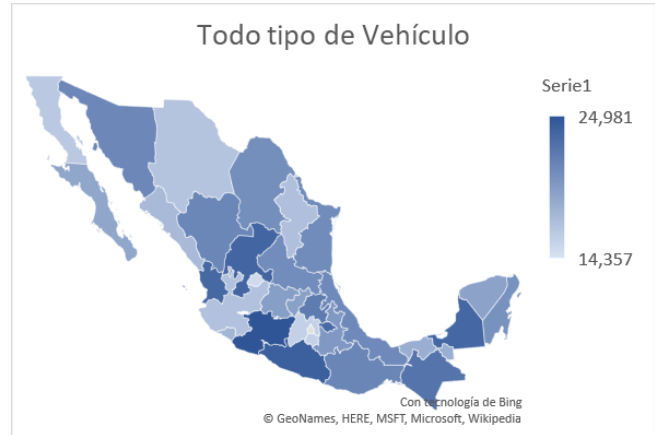
Entidad	2016	2017
Aguascalientes	10,498	10,853
Baja California	14,008	15,049
Baja California Sur	18,473	23,046
Campeche	22,330	25,611
Chiapas	21,986	21,611
Chihuahua	13,455	14,356
Ciudad de México	7,765	9,149
Coahuila	18,997	18,991
Colima	17,014	19,255
Durango	21,873	24,124
Estado de México	13,679	14,325
Guanajuato	14,809	14,988
Guerrero	26,668	26,863
Hidalgo	23,618	23,570
Jalisco	10,126	11,034
Michoacán	21,124	20,676
Morelos	16,225	15,685
Nayarit	21,073	22,358
Nuevo León	10,046	10,690
Oaxaca	22,417	23,473
Puebla	17,764	19,280
Querétaro	17,137	16,775
Quintana Roo	18,869	19,473
San Luis Potosí	21,623	21,494
Sinaloa	15,115	16,730
Sonora	13,473	14,429
Tabasco	18,905	19,409
Tamaulipas	20,543	20,392
Tlaxcala	27,966	28,364
Veracruz	19,029	19,318
Yucatán	15,645	16,080
Zacatecas	30,532	32,514
Total general	13,810	14,569



XVI. COSTO MEDIO POR DAÑOS MATERIALES A TERCEROS DE VEHÍCULOS SEGÚN LA ENTIDAD DE REPORTE

Costo Medio por Daños a Terceros

Entidad	2016	2017
Aguascalientes	15,152	14,998
Baja California	15,577	16,353
Baja California Sur	19,092	18,940
Campeche	22,731	23,627
Chiapas	21,496	22,678
Chihuahua	16,083	16,732
Ciudad de México	14,340	14,357
Coahuila	20,120	20,655
Colima	19,871	17,770
Durango	19,634	21,230
Estado de México	14,828	15,759
Guanajuato	18,748	19,508
Guerrero	24,896	24,145
Hidalgo	21,112	22,055
Jalisco	16,620	16,814
Michoacán	22,900	24,981
Morelos	15,797	15,752
Nayarit	23,806	23,539
Nuevo León	16,258	16,963
Oaxaca	22,981	21,346
Puebla	19,707	19,931
Querétaro	17,808	19,401
Quintana Roo	18,836	20,434
San Luis Potosí	20,509	20,842
Sinaloa	22,531	17,433
Sonora	19,804	21,152
Tabasco	19,426	18,340
Tamaulipas	19,871	20,860
Tlaxcala	24,380	23,443
Veracruz	20,600	20,980
Yucatán	19,560	19,184
Zacatecas	23,784	23,766
Total general	17,142	17,490



XVII. ESTADÍSTICA POR COBERTURA PARQUE TOTAL
TOTAL PÓLIZAS

	2015	2016	2017	Δ (16-17)
Vehículos Asegurados				
Daños Materiales	9,667,359	10,904,432	11,340,626	4.0%
Gastos Médicos Ocupantes	10,827,755	12,082,090	12,729,545	5.4%
RCT (TOTAL AJUSTADA)	11,679,000	12,944,038	13,591,054	5.0%
Robo Total	10,056,653	11,243,624	11,961,010	6.4%
Frecuencia				
Daños Materiales	16.9%	16.8%	16.6%	-1.3%
Gastos Médicos Ocupantes	1.7%	1.6%	1.5%	-6.6%
RCT (TOTAL AJUSTADA)	7.8%	7.9%	7.5%	-5.8%
Robo Total	0.6%	0.6%	0.7%	16.9%
Costo Medio				
Daños Materiales	13,253	13,810	14,569.078	5.5%
Gastos Médicos Ocupantes	6,837	6,934	6,281.5941	-9.4%
RCT (TOTAL AJUSTADA)	16,593	17,142	17,489.927	2.0%
Robo Total	116,701	133,305	141,277.87	6.0%

PÓLIZAS INDIVIDUALES

	2015	2016	2017	Δ (16-17)
Vehículos Asegurados				
Daños Materiales	6,485,612	7,428,028	7,958,284	7.1%
Gastos Médicos Ocupantes	7,519,573	8,522,953	9,187,713	7.8%
RCT (TOTAL AJUSTADA)	8,048,044	9,050,254	9,936,804	9.8%
Robo Total	6,803,575	7,746,300	8,455,621	9.2%
Frecuencia				
Daños Materiales	17.5%	17.4%	17.3%	-0.5%
Gastos Médicos Ocupantes	1.7%	1.6%	1.5%	-4.4%
RCT (TOTAL AJUSTADA)	7.6%	7.5%	7.1%	-5.1%
Robo Total	0.5%	0.6%	0.7%	17.2%
Costo Medio				
Daños Materiales	12,191	12,540	13,298	6.0%
Gastos Médicos Ocupantes	6,679	6,734	5,737	-14.8%
RCT (TOTAL AJUSTADA)	16,112	16,550	16,528	-0.1%
Robo Total	115,367	125,827	135,770	7.9%

XVIII. FRECUENCIAS POR TIPO DE VEHÍCULO

Todo Tipo de Vehículo

							2017	
	2012	2013	2014	2015	2016	2017	Individual	Flotilla
Daños Materiales	15.3%	13.1%	12.7%	13.1%	12.6%	12.3%	12.7%	11.4%
Gastos Médicos Ocupantes	1.9%	1.8%	1.6%	1.7%	1.6%	1.5%	1.5%	1.5%
Responsabilidad Civil	8.2%	7.7%	7.4%	7.8%	7.9%	7.5%	7.1%	8.3%
Robo Total	0.82%	0.70%	0.57%	0.56%	0.59%	0.69%	0.68%	0.72%

Automóviles

							2017	
	2012	2013	2014	2015	2016	2017	Individual	Flotilla
Daños Materiales	16.6%	14.3%	13.9%	14.2%	13.9%	13.5%	13.4%	13.8%
Gastos Médicos Ocupantes	2.1%	1.9%	1.8%	1.9%	1.7%	1.6%	1.6%	1.8%
Responsabilidad Civil	6.9%	6.6%	6.4%	6.5%	6.6%	6.7%	6.6%	6.9%
Robo Total	0.74%	0.62%	0.49%	0.46%	0.48%	0.57%	0.56%	0.61%

Equipo Pesado

							2017	
	2012	2013	2014	2015	2016	2017	Individual	Flotilla
Daños Materiales	7.2%	5.1%	6.5%	5.3%	3.9%	4.2%	5.6%	3.8%
Gastos Médicos Ocupantes	0.7%	0.7%	0.8%	0.7%	0.6%	0.6%	0.6%	0.5%
Responsabilidad Civil	16.5%	16.0%	15.9%	16.6%	17.7%	16.2%	20.7%	13.9%
Robo Total	0.75%	0.72%	0.71%	0.71%	0.82%	0.98%	1.51%	0.82%

Motocicletas

							2017	
	2012	2013	2014	2015	2016	2017	Individual	Flotilla
Daños Materiales	7.7%	7.4%	8.2%	9.9%	9.3%	7.7%	8.9%	6.8%
Gastos Médicos Ocupantes	6.6%	5.9%	5.7%	6.0%	5.7%	3.7%	6.3%	2.1%
Responsabilidad Civil	3.6%	3.4%	3.0%	3.4%	3.1%	3.2%	2.6%	4.2%
Robo Total	3.42%	2.93%	2.51%	2.76%	2.36%	2.97%	4.08%	2.08%

XIX. COSTOS MEDIOS POR TIPO DE VEHÍCULO

Todo Tipo de Vehículo

				2017	
	2015	2016	2017	Individual	Flotilla
Daños Materiales	16,255	17,376	18,471	16,834	22,156
Gastos Médicos Ocupantes	6,837	6,934	6,282	5,737	7,571
Responsabilidad Civil	16,593	17,142	17,490	16,528	19,517
Robo Total	116,701	133,305	141,278	135,770	152,152

Automóviles

				2017	
	2015	2016	2017	Individual	Flotilla
Daños Materiales	13,714	14,666	15,886	15,750	16,221
Gastos Médicos Ocupantes	6,400	6,037	5,631	5,167	6,843
Responsabilidad Civil	15,190	15,314	15,816	15,445	16,878
Robo Total	104,904	118,508	122,273	125,824	113,720

Equipo Pesado

				2017	
	2015	2016	2017	Individual	Flotilla
Daños Materiales	83,988	128,441	124,007	144,540	117,295
Gastos Médicos Ocupantes	13,597	14,410	12,489	14,294	11,412
Responsabilidad Civil	21,847	22,484	25,323	25,180	25,430
Robo Total	315,985	412,852	451,353	513,962	417,321

Motocicletas

				2017	
	2015	2016	2017	Individual	Flotilla
Daños Materiales	9,589	10,643	11,669	14,479	8,912
Gastos Médicos Ocupantes	9,072	8,385	8,213	8,286	8,082
Responsabilidad Civil	15,053	14,066	14,354	14,098	14,566
Robo Total	23,564	32,813	29,379	35,893	19,089